

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

MYRON BAHRYJCZUK  
TERESA B MYSTEK  
Debtor(s)

Case No. 09-11320

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2009.
- 2) The plan was confirmed on 06/25/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/20/2012, 09/26/2012.
- 5) The case was dismissed on 04/26/2013.
- 6) Number of months from filing to last payment: 47.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$91,920.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$52,820.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$52,820.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,250.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,498.36
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,748.36**

Attorney fees paid and disclosed by debtor: \$1,250.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTA BANK	Unsecured	0.00	0.00	0.00	0.00	0.00
ADVANTA BANK	Unsecured	5,354.76	NA	NA	0.00	0.00
AMERICAN FINANCE SOLUTIONS	Secured	4,300.00	4,300.00	4,300.00	4,300.00	152.47
AMERICAN FINANCE SOLUTIONS	Unsecured	NA	26,610.38	26,610.38	2,332.99	0.00
ANDERSON PEST CONTROL	Unsecured	192.48	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	1,837.49	NA	NA	0.00	0.00
ASPIRE VISA	Unsecured	907.44	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	2,948.87	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,068.90	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	2,828.29	NA	NA	0.00	0.00
CITIBANK	Unsecured	4,731.58	4,731.58	4,731.58	414.83	0.00
CITIMORTGAGE INC	Secured	1,796.00	1,796.00	1,722.92	1,722.92	0.00
CITIMORTGAGE INC	Secured	0.00	0.00	0.00	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	NA	709.17	709.17	56.84	0.00
DELL FINANCIAL SERVICES	Unsecured	650.00	2,028.52	2,028.52	177.85	0.00
DIAMOND RESORTS	Unsecured	0.00	NA	NA	0.00	0.00
DISPATCH ANSWERING SERVICE	Unsecured	645.89	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	665.65	796.74	796.74	69.86	0.00
EAST BAY FUNDING	Unsecured	665.65	699.78	699.78	61.35	0.00
EAST BAY FUNDING	Unsecured	288.31	288.31	288.31	21.04	0.00
EAST BAY FUNDING	Unsecured	495.03	495.03	495.03	36.14	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	12,569.87	12,909.76	12,909.76	1,131.83	0.00
FIRST EQUITY CARD	Unsecured	2,386.90	2,442.46	2,442.46	214.13	0.00
FIRST PREMIER BANK	Unsecured	506.82	506.82	506.82	37.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	654.90	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Secured	0.00	0.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GAIL MCGRATH & ASSOC	Unsecured	1,583.32	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Secured	2,718.00	2,718.00	2,718.00	2,718.00	11.85
GEMB	Unsecured	1,482.36	NA	NA	0.00	0.00
HINSDALE BANK & TRUST	Secured	17,245.00	17,244.85	17,244.85	17,244.85	550.83
HOME DEPOT CREDIT SERVICES	Unsecured	2,056.27	NA	NA	0.00	0.00
HOME PAGES	Unsecured	3,439.33	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	495.83	488.81	488.81	39.18	0.00
JUNIPER BANK	Unsecured	1,448.18	NA	NA	0.00	0.00
LEGACY VISA	Unsecured	486.18	NA	NA	0.00	0.00
LEGACY VISA	Unsecured	644.94	NA	NA	0.00	0.00
LOWES	Unsecured	657.60	NA	NA	0.00	0.00
MARLIN LEASING	Unsecured	3,017.57	NA	NA	0.00	0.00
MARLIN LEASING	Secured	0.00	0.00	0.00	0.00	0.00
MERRICK BANK	Unsecured	1,384.03	1,303.91	1,303.91	114.32	0.00
MIDLAND FUNDING LLC	Unsecured	894.95	755.30	755.30	66.22	0.00
MONITRONICS	Unsecured	307.46	NA	NA	0.00	0.00
NICOR GAS	Unsecured	3,010.14	3,017.48	3,017.48	264.55	0.00
PINNACLE RECOVERY INC	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	656.31	688.89	688.89	60.40	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,008.18	2,986.53	2,986.53	261.83	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,734.68	1,630.55	1,630.55	142.96	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	788.74	805.55	805.55	70.63	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,482.50	1,521.50	1,521.50	133.40	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,000.00	1,297.56	1,297.56	113.77	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	900.65	921.59	921.59	80.80	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,641.40	1,712.06	1,712.06	150.10	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,389.51	1,494.38	1,494.38	131.02	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	970.58	1,067.40	1,067.40	93.59	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,487.08	2,462.08	2,462.08	215.85	0.00
PREMIER BANKCARD/CHARTER	Unsecured	528.45	544.21	544.21	39.73	0.00
PREMIER BANKCARD/CHARTER	Unsecured	502.78	517.11	517.11	37.75	0.00
PREMIER BANKCARD/CHARTER	Unsecured	534.75	534.75	534.75	39.05	0.00
QWEST COMMUNICATION SERVICES	Unsecured	1,011.52	NA	NA	0.00	0.00
RH DONNELLEY	Unsecured	4,741.88	NA	NA	0.00	0.00
SAMS CLUB	Unsecured	1,304.04	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	11,239.00	11,237.96	11,237.96	11,237.96	0.00
SELECT PORTFOLIO SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
SHELL	Unsecured	5,904.19	NA	NA	0.00	0.00
SOVEREIGN BANK	Unsecured	NA	NA	NA	0.00	0.00
SOVEREIGN BANK	Unsecured	10,060.00	NA	NA	0.00	0.00
SPEEDWAY	Unsecured	488.03	488.03	488.03	39.12	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	0.00	869.32	869.32	76.22	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	3,000.00	3,000.00	3,000.00	2,452.78	132.98
T MOBILE	Unsecured	548.28	NA	NA	0.00	0.00
TCF BANK	Unsecured	765.05	NA	NA	0.00	0.00
THE HERALD NEWS	Unsecured	1,360.50	1,360.50	1,360.50	119.28	0.00
TRIBUTE GOLD MASTERCARD	Unsecured	717.50	NA	NA	0.00	0.00
TRIBUTE GOLD MASTERCARD	Unsecured	1,257.32	NA	NA	0.00	0.00
TRS RECOVERY SERVICES	Unsecured	1,275.00	NA	NA	0.00	0.00
YELLOW BOOK USA	Unsecured	5,877.99	8,022.84	8,022.84	703.37	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$12,960.88	\$12,960.88	\$0.00
Debt Secured by Vehicle	\$17,244.85	\$17,244.85	\$550.83
All Other Secured	\$10,018.00	\$9,470.78	\$297.30
<b>TOTAL SECURED:</b>	<b>\$40,223.73</b>	<b>\$39,676.51</b>	<b>\$848.13</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$86,708.90</b>	<b>\$7,547.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration		<u>\$4,748.36</u>
Disbursements to Creditors		<u>\$48,071.64</u>
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$52,820.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/07/2013

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.